

STORY PROBLEMS

The equations for success
in real estate.

"My mom sold 2 houses. The next day she
sold 3 houses. How many did she sell?"

$$\begin{array}{r} 2 \\ +3 \\ \hline 5 \end{array}$$



SHERI ESPINOSA

Story Problems

The Equation for Success in Real Estate

*“In order to be irreplaceable, one must always be
different” — Coco Chanel*

*There is a truth in this quote... something to strive for,
something to prove.*

Dedication

This book is dedicated to my kids and grandboys (no grand girls yet as of this publishing).

I hope my life as an entrepreneur shows you that nothing is impossible. If you dream it, you can achieve it. I hope you find peace, love, and happiness by working hard at what you love. If you have not found those things, you can always shift, change, and start over! Remember always to work hard, pay it forward, and serve others.

Preface

I am writing this book because real estate is about more than selling or buying a house; it's about education, guidance, and relationships, and I want my clients to know me. I want you to know who you are working with. As we embark on a real estate journey together, whether buying or selling a home, I want you to know that you are in trusted, experienced hands.

I LOVE the career I chose and have enjoyed every bit of the past 23 years I've been working at it. The days and the folks I work with are never the same! I evolve as an agent every day. The opportunities to learn and grow never end, and I take advantage of everything I can absorb.

By reading this book, you will know more about me as a woman, mom, wife, and grandma and how I combine all those things into a great career. When we work together, you will see the methods/systems I have developed to help my clients obtain better results. You will see how I went from being the student to being the mentor. You will see how having a solid foundation will keep you strong through the good and not-so-good markets. You will see that 22 years of real estate still gets me excited to meet with another client. How can I help you?

I am excited to introduce myself through this book. I look forward to getting to know you, too.--Sheri

Introduction

Buying and selling can be a stressful process. It is a big decision to make either, and a lot of emotions surround both sides.

In this book, I hope you can learn more about me and how I will help you and do everything in my power to make the process as smooth and stress-free as possible through my creation of The Espinosa Method for Sellers & Buyers.

In Chapter 1, you will learn the who, what, and why: who I am, what developed that changed my career path, and why I chose real estate.

In Chapter 2, you will learn how I learned how starting with a strong foundation in anything will help you build a lasting structure. In business, you have to give to get in the beginning. As you grow in your knowledge, you give to give back.

Chapter 3 is all about survival: hustle, sell, repeat. You will see what I mean when you get there.

In Chapter 4, you will see how I involved my kids in the early stages of my career when I became a single mom. You will also learn about the book's cover photo and how it was created!

Chapter 5 discusses what makes me different — well, some of the things! One must stand out in a jungle of 60,000 or more realtors in my state.

In Chapter 6, you will see why leading by example is important. You will learn about the great 8 core values of The Espinosa Group. This is the part where giving back comes into place. The work is worth the reward!

Chapter 7 starts with the real questions and solutions in real estate. There are so many different reasons for buying, selling, or investing. What are some of the questions to consider, and what are some of the solutions to real estate problems?

Chapter 8 gets specific with buyers, including the process, the questions, and the answers to some of those questions, as well as things to consider when buying and things that are not that important depending on the current market. Also, you will learn about the Espinosa Method for buyers – the processes buyers go through from beginning to end to ensure a great experience.

Chapter 9 is all about the things you should consider before selling. What is your home's value? When is a good time to sell? Should you sell before you buy, or should you buy and then sell? How does all that work? You will also be introduced to the Espinosa Method for selling and the process of listing your home to sell and stand out from the competition.

Chapter 10 is all about negotiations. Negotiation is a skill used on both sides of a transaction. Learn about it in this chapter and how important it is to have an agent skilled in negotiating.

Chapter 11 Discusses our cash offer program. We will discuss what getting an investor cash offer means and determine if it may be your best option.

Chapter 12 is my 30-day guide to preparing your home for sale. In this guide, you will see day by day how to prepare your home and be ready to list in 30 days. Easy tasks that are accomplished a little at a time will take the stress away from thinking about it all at once!

Chapter 13: You will learn why Staging is important when selling and the program the Espinosa group offers sellers.

Chapter 14 is written by a lender partner of mine. This chapter gives a great overview of the loan process and what is important to know when considering a loan. Most buyers need loans, and this chapter discusses what you need to do to prepare to get one.

Chapter 15 is about the inspection process. A home inspector partner of mine wrote this chapter. Inspections are so important in the home buying and selling process. See why inspections are important, whether you are buying a resale home or a newly built home. Several types of inspections are discussed in this chapter.

Chapter 16 showcases some of my case studies from clients who have used my systems to sell & buy their homes.

Chapter 17 discusses reality and relationships. It covers the reality of real estate and the stories of some of my clients throughout my career.

When it comes down to it, it's the relationships that make the career fun!

Chapter 18 is a shout-out to all the folks along my real estate journey who have supported me in ways I am so blessed to be given. It takes a village, they say, and it's true!

Chapter 19 New venture in Business. You will find out the reason I co-founded The Real Community.

Chapter 20 Conclusion. The goals for writing this book and the methods behind it.

Reviews

The book finishes with some reviews from some great clients I have served in the past. It's fun to read how you have helped or impacted someone along the way. That's what it's all about...serving others.

Now, let's get started!

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Chapter 1

Who

As a little girl, I never dreamed of being a realtor. In fact, I knew nothing of the field! I wanted to be a lawyer... prosecuting the bad guys, locking them up, and saving the world! But here I sit, after twenty-two years as a realtor, writing a book about the most entertaining career!

Born and raised in a little city outside of the Detroit Metropolitan Area, Southgate, MI, I grew up in the perfect time of life — the ‘70s. I was the middle of 3 children. I had an older sister who passed away at the young age of seven from leukemia and a brother four years younger than me. A typical Midwest family, where Dad worked, and Mom was the house manager: maker of all meals, shopper of all clothes, and usually the only person in our family who worked seven days a week and was on call 24 hours a day! I and my family survived the famous blizzard of ‘79, but then my dad finally got fed up with the Michigan weather and decided to move us out west. After a long summer trip by car to California to visit my aunt and uncle, my dad was set to move to Arizona. It was his favorite state of the many we crossed on that long drive! He was an HVAC technician, and Arizona was the perfect place for him to have endless work. January 1980, we

arrived in Arizona with our U-Haul truck full of only personal items we could fit in—a new adventure in Arizona.

I married in 1989, and my husband joined the Army. Not even finished with my college degree, I became a mom a year later to a beautiful baby boy. Being a military wife and mom didn't allow for much time to finish school, so I decided to add one more to our family... THEN I'd go back to school to finish up my degree. After my second child, a daughter, I got a part-time job as a server/bartender at a local private golf country club. This job was the "out" I needed for socialization and the time spent with their dad that my kids needed a few nights a week. During the eight years I worked at my part-time job, I was introduced to the real estate industry, as many club members were agents. Once my daughter got into kindergarten, my goal was still to finish my degree in criminal justice, but one broker/member at the club sold me on trying real estate. And so, it began!

What?

Finding myself going through a divorce and starting a career was not in the plan... but there it was, and so was I. The year was 2000, the start of a new millennium! Now what? Hustle was the only word in my vocabulary, as I was now responsible for providing for my kids on just a commission-based job. So, hustle is what I did! I ate, drank, and slept everything my mentor told me to do, and by doing that in

my first year in the real estate world, I was awarded Rookie of the Year at my brokerage! A huge accomplishment with so many great agents, but still, the award didn't put food on the table or clothes on my kids, so back to the hustle I went.

Several times during the early stages of real estate, I wondered if I was doing what I was meant to do instead of what I *thought* I wanted to do. I thought that not having a stable job with a steady paycheck, benefits, or scheduled time off was not a responsible choice, being the mom of two with no additional help financially.

Throughout my first three years in real estate, I was blessed to be connected with a builder in the valley for whom I went to work. I learned so much about sales through the many sales meetings and professionals he brought in to teach us. I learned the business of selling new construction, or "newly built homes." During that time, I learned about the construction and phases of building a home from the ground up—literally from the concrete to the roof and every stage in between. I learned what to be aware of during a build, what upgrades are worth adding to a home, and what is unnecessary to add to a build until after you close. Between my mentor at my first brokerage teaching me resale residential sales and this builder sales training, learning construction, and the importance of communication in sales, I felt I was on a great path to success!

But then 2004 hit. The market was great, but soon to follow, 2008 hit, and this period truly weeded out the real estate industry. I would have

been weeded out if I hadn't had such a great foundation early on in my career. However, I learned to adapt and keep my passion for helping people find security in real estate alive! Being willing to learn new things in an ever-changing industry is key to success. Having the education and structure early on helped me navigate through. Although it was a tough market for sure, you will find a way to survive if you are passionate about something!

I married again in late 2009; this time, it was to another realtor! Oh, great... two of us in the same career and struggling. Again, with the encouragement of my survival nature, we saw a need and created a new business for my husband to operate and grow. I'm proud to say that, as of this writing, our business and marriage have been going strong for the past 14 years!

Why?

Why did I get into real estate, and why do I love it so much? A question asked a lot since I've been working in it for over twenty years. I got into it because someone once told me I'd be good at it, that I was a people person, and so on. Well, let me tell you, it takes more than being a people person to work in this industry! Another reason I wanted to work as a realtor was that I loved the idea of creating my own successes. By that, I mean I was the only one responsible for making it or not! I was excited that I could set my own

schedule a lot of the time, be there for my kids' activities, and build a life I had a lot of say in.

Being a single mom for the first part of my career was truly a struggle. Time for clients and kiddos meant not so much time for me. I feel like I literally ran from showings, open houses, and closings to swim meets, band and orchestra concerts, and running the kids to friends most of the time. I knew nothing more than to hustle, run, eat, and repeat. But I am proud to say that I don't think my clients ever suffered, and my kids may have thought about it once or twice, but they never went without anything.

Providing the best life I could for them growing up was my Why! That is the reason I hustled so hard. They were already children of a divorce, and I didn't want them to feel less loved or provided for.

They both ended up joining the Army—my son for eleven years and my daughter for three-plus years. Both have gone to college and university and are in careers they love. I'm blessed that all my time trying to build a business and keep a normal/not normal family life ended up okay for them. Oddly, neither of them is an entrepreneur! I wonder why. I guess growing up with one as a mother was crazy enough for them, and they opted for a secure, calmer life in large companies.

I continue in this business because I love helping people create memories, security, and wealth through real estate. I especially love

my younger clients, as I want to give them the knowledge I didn't get about how to build security and wealth through real estate. I grew up in a family who lived paycheck to paycheck, so building security was literally having savings to go on vacation each year. I am glad my parents prioritized family vacations, as they were some of my fondest memories growing up. However, I was not educated on building lasting financial security, so I learned as I grew. I am blessed and happy to help now, though. I have built a great team of partners in the industry with the same mindset and core values to continue helping others grow, too!

Chapter 2

Learn by Example

When I began my career in real estate, I went to a brokerage that would train me from the ground up. Although many brokers stalk real estate schools for new agents once they've passed their tests, I knew from the beginning that I wanted to go to a brokerage that would give me lifelong training. Of course, I went to the amazing broker Sandy from the country club, who encouraged me to start a real estate career. The brokerage was also very family-oriented. All the agents in the office were helpful — just going in daily to observe the hustle was fun. The owner/broker, Sandy, was also an excellent and knowledgeable woman. I watched her treat agents and run her business with a true passion for helping everyone grow, and in doing so, her business grew. She was always in the office, ready to help, even with my many questions! She was the broker you wanted on your side in case you got into a "situation" during a transaction. She is a little Italian woman but a huge lion on the phone, fighting for her agents! Her confidence and knowledge were amazing to me. Little did I know that I was learning from her example and that I would also go on to teach others many years later. Her example of being a strong businesswoman will live on through me and others I mentor.

I was assigned a great mentor, Eydi, who taught me not only how to be a great realtor but also taught me lifelong skills. This training was not cheap; she invested in me, and I also invested in her by splitting my first three or four transactions in half with her. In this training, I learned daily routines as a realtor. I also learned on-the-job training. By that, I mean I shadowed my mentor in listing appointments, showings, inspections, closings... the entire process, and I got to see firsthand from a great agent the process of working with clients from beginning to end. Not all agents are as involved as Eydi, so I feel like I learned from the best on how to structure my business. The cost of learning and getting experience was priceless! I truly owe my foundation in real estate to her.

Eydi was not only a skilled realtor but also an amazing human! She wasn't all about the bottom line — she truly cared for her clients, and I watched and learned how she built a great referral business based on her care and customer service. She also gave back to the community through her business, which taught me to be generous with the blessings from my own business.

The agents in my office were so helpful to the "newbies" and offered so much guidance and knowledge that it made wanting to go to work each day a desire rather than a chore. I do have to mention my favorite office agent, Brian B. He spent many hours at the bullpen computers doing comps and research and always had time for me to watch him

or learn from him! Having supportive surroundings is essential to making your dream a reality.

In real estate, it's not just opening doors or selling homes — it is taking the fear and stress out of people's minds as they make the biggest financial decisions of their lives. It's about marketing, building a business, and working by referrals. It's so much more than meets the eye!

I am grateful every day that I get to do this job and work in an ever-changing career!

Chapter 3

Survival Mode

Once I learned from the best, I needed to put what I learned into action. This isn't as easy as it sounds!

When starting this career, I was just finishing up a divorce, becoming a single mom of two kids, and needing to provide for my kids and myself at a commission-based job! To do that effectively, in the first year, I continued working as a bartender at a local family restaurant at night and tried to get my real estate career off the ground during the day.

In my first-ever listing, a gentleman walked into our brokerage while I was on "floor time," which is when an agent is "on-call" during a certain time in case someone walks in or calls needing to buy or sell. The gentleman stated he lived in the adjacent neighborhood and needed to sell his home. I left the reception desk area and took him into an open office to ask him questions and get to know him and his needs. We connected over the fact that he was a veteran and I was from a military family. He said for him, that's all he needed to know to hire me, as the military sticks together. "Wow... that was easy," I thought! After he left, my favorite office agent, Brian, was in the office and overheard me. He stated that I had asked him so many questions that he was waiting for me to ask for his DNA or the rights

to his firstborn! Again, it was my first listing, so I probably asked way more questions than I needed to, but somehow, the client didn't know I was new and hired me based on our conversation and military connection. I was so excited to tell my mentor that we were going to my first appointment the next day!

After attending the seller walkthrough and signing papers the next evening, I knew I was off to a great start. Mind you, I was still working as a bartender at night, so you will never guess who came at the end of that week; yes, my seller — my first client — came into the bar at my restaurant to wait for his to-go order. I was so nervous, thinking he would recognize me and think, "Did I just hire a realtor or a bartender?" Of course, he recognized me and asked, "Didn't I just hire you to sell my house?" My response was quick and well-received: "Yes, and look at all these people waiting in my bar to be seated who I can tell about your listing!" Not only did he love that answer, but he also came back frequently just as a customer! I love recalling that story about how I got my start because it will not always be on knowledge and systems... sometimes, it will be by just being you, being willing to take instruction along the journey, and learning to apply what you learn.

For several years after my start in 2000, due to divorce, death, or just life events, I felt I was always in survival mode. Helping one family after another and taking care of my family and my parents, I never felt

I got “ahead.” But one thing that survival mode brings a person is the need and reason never to give up!

From trying to be the best mom to my two kids and giving them a “normal” life after divorce, I never felt I did enough. I went to school events, outings, and sports events to make sure I was involved with them. Trying to juggle a new career and take care of clients, kiddos, and other family members, at some point, “you” suffer. But it doesn’t matter about you at the time because when survival is all you do for so long, it is all you know, and you just move ahead.

For many years, I knew I couldn’t give up. I needed to learn the newest technology, trends, and systems to sell real estate in an ever-changing market. I am so grateful to have gone through the short sale process, the foreclosure times, and the booms and downfalls. These are the times I learned more than I ever thought about my business as well as myself. If you don’t push forward, adapt, and learn, you will not succeed.

Chapter 4

Family Affair

One of the cornerstones of real estate is marketing. Early on, I created a marketing program for my kiddos to get them involved with my business. I would pay them \$100 per referral if they heard their friends were going to move or mentioned to their teachers that their mom was a realtor! If I secured a buyer or a listing from this, they would receive the \$100 at closing. Back in 2000, that was a lot of money for an eight and eleven-year-old. I may also have bribed them for the lack of attention I gave them while on the phone or at showings, and I would pay them \$25 for each home I closed. It's probably not the best parenting tactic to use, but they looked forward to the reward at the end of the closing! With this "incentive," they could buy whatever they wanted with that money or go to concerts or events and outings with their friends.

I did not realize how much my career impacted my kiddos until one day when my eight-year-old daughter brought home a drawing illustrating a math story problem that she was asked to do as an assignment. When I saw what she did as her story problem, I realized the impact my career was having on her. Instead of a math or word problem using candy, toys, or anything else, she used "houses with real estate signs" as her illustration.

Her math story problem was: “My mom sold two houses. The next day, she sold three houses. How many houses did she sell?” She drew pictures to illustrate her math problem. (The front page of this book is the replica of her drawing). There it was...I had officially brainwashed her! Well, not really, but she was around it so much that it was natural for her to visualize and calculate. Of course, I am sure she was also calculating the “incentive” for herself at the end of this equation!

As I added more business, she learned more skills in real estate. She accompanied me on some showings and several open houses! By then, my son only wanted to be with friends or skateboard, so he missed out on the real estate 101 his sister was learning. Oddly, in her early adulthood, after the military, she did get her real estate license in Colorado, where she was stationed. She sold a few homes and bought her own home but decided to pursue her love of law instead of building a real estate business.

I got the assignment from my daughter’s teacher, framed it, and kept it in my office as inspiration for my whole career...22 years and counting. I used her story problem as the inspiration for this book, as I feel it has led me to help my clients with problems in the real estate field when they are contemplating buying or selling. As with her drawing, not everything is completed or colored in, but nothing in life is ever perfect or without problems. We sometimes feel we aren’t ready or have things “finished,” but if we can look at them

optimistically, like in her drawing, we can see that there is a solution to every problem. My goal with my clients is to help them solve their problems. Sometimes, problems occur before they sell, like how to get the home ready or what to do to make it shine. I can solve that problem. Maybe it's when they are buying — if they don't know what they want or a couple doesn't agree on the same things, I can help solve that problem. There is a solution to every problem, and my goal is to help my clients find it!

Chapter 5

Be Different

There is an overabundance of licensed agents in the world. There are over 60,000 in Arizona alone! Everyone either has a realtor in their family or knows at least two in their community. Being licensed and being a career realtor couldn't be more different. Working full-time in real estate is truly building a business and being the CEO of your own company. Trying to be different is also something that will make you stand out as an agent. Too many agents do the same thing; what makes you better is to offer something different. A few ways I feel I am different are below.

I love design & remodel. With this love, I decided to become a certified staging consultant. This is a skill I can use to help my sellers when selling their homes. Whether it is to help them with staging ideas and changing around their own furniture and things, or whether it is helping them pick paint colors or window covering ideas, I am proud to be able to help them put their home in the best shape to stand out amongst the competition and get the best price!

Another way I believe I am different from other agents is that I want to be a "hub" to my clients for a lifetime. By that, I mean I want to help them with more than just buying or selling a home. I recently put together a vendor list, which gives the names of several trades and

services I have compiled over the years. With this booklet, my clients can contact trades or services that are actually referred by people who have used them and not just have to "Google" someone. I want my clients to always reach out if they need something, as I believe serving them beyond the "sale" is important, and I look for many opportunities to do that.

I also try to be different with my customer service. I truly try to apply the golden rule to my life and treat others the way I would want to be treated. If I work with young buyers, I take them under my wing like I would my own kids. If it's folks selling to downsize after becoming empty nesters, I can relate to them, too, as I am an empty nester and understand the emotions of selling the home they raised their family in. If it's an elderly person buying or selling, I treat them like I would want my own parents to be treated in that situation. Being a military family and having two military kiddos, I also love working with our veterans and understand the struggle of moving many times and the need for stability. I believe my ability to understand and communicate with my clients is one reason I have built a lasting referral business. The fact that this would make me "different" makes me laugh at times, as it's nothing I am trying to do differently; it is just who I am as a person.

Chapter 6

Lead by Example

For the last several years of my career, I assisted my dear friend Malani in growing a real estate brokerage. We met in real estate school and became great friends. After her battle and recovery from breast cancer, she wanted to start a brokerage. She asked if I would join her on her adventure by training new agents who would help build the brokerage. I had never trained other agents, but I knew there was a need, as so many agents come out of school and try to do real estate but fail within their first two years! You are not taught how to be a realtor; you are taught to pass the real estate test in school. Doing a sale with an uneducated agent on the other end is very stressful and frustrating. I thought for a little while about this new adventure; then I jumped in with both feet. I needed to create a mentor program. I was mentored when I started my career; now, I want to create a training program for agents 15 years later. I was excited and challenged all at the same time. What did I learn and experience in my career that I could pass on to others? While still working with my own clients, I completed the mentor outline and instruction program within six months and started hiring new agents for the program.

What they don't teach you in real estate school is that a realtor is many things at many times. Sure, we have the magic key to open doors to

beautiful homes, but that's honestly the easiest part! There are many components of a successful real estate business. As I mentioned, at the top of the list is marketing.

Since I started in real estate over 20 years ago, technology has advanced so much, and most marketing is now done online or on a social media platform. There are so many apps, sites, and ways to market for buyers and sellers and market listings. If you are not interested in marketing, you might as well not consider a career in real estate. With so many agents doing business, having a good marketing plan is key! Other skills are customer service, negotiation, business planning, public relations, and creativity. Oh, and don't forget "therapist"! One way or another, most sales will need you to talk someone off the ledge or convince them to stay married after the purchase. If they are not doing it solo, most people buying or selling will have more than a few different views on what they like, what they want to spend, or where they want to live. Having a bit of compassion and problem-solving skills will come in handy. Organizational and time management skills are also important. These skills are the hardest to instill into new agents. Once they master these, the rest is easier!

While still working with my own business and clients, I have been honored to help many new agents become full-time realtors.

I created a new agent mentor program about 8 years ago and have been able to help new agents launch their careers the way I was

taught...with a mentor. Being a mentor has also helped me keep my skills sharp as I continue to teach and experience new real estate scenarios with each mentee. It is another way I like giving back, as I love to see people succeed if they truly have the passion.

The Espinosa Group Great 8 Core Values

1. The Golden Rule: Treat others as you want to be treated.
2. Integrity: We prioritize honesty, transparency, and ethical practices in all dealings with clients, partners, and colleagues.
3. Excellence: We strive for excellence in everything we do, from exceptional customer service to high-quality real estate services.
4. Client Focus: Our clients are at the center of everything we do. We listen to their needs, provide personalized solutions, and go above and beyond to exceed their expectations.
5. Accountability: We take ownership of our actions and outcomes. We are accountable for delivering results and meeting our commitments to clients and team members.
6. Community Engagement: We are committed to giving back to our communities. We actively participate in community events, support local charities, and contribute to the well-being of our neighborhoods.
7. Continuous Learning: We believe in lifelong learning and professional development. We constantly seek new

knowledge and skills to stay ahead in a rapidly changing real estate market.

8. Professionalism: We maintain the highest level of professionalism in all aspects of our work, including our appearance, communication, and interactions with clients & colleagues.

Chapter 7

Solving Problems

There are many decisions to be made, challenges to overcome, and frustrations to be had when buying or selling a home. Don't get me wrong, there are also many joyful and exciting days too!

Why are you buying or selling? What is the timeframe for such decisions? Who is involved in those decisions? There are so many moving pieces in a sale and buy, and I have tried to make it easier for my clients by discussing and solving those problems.

1. Do you need more space?
2. Do you need better schools?
3. Is your work moving you?
4. Need to move closer to family?
5. Do you want to downsize?
6. Great time to cash in on equity?
7. Are you moving out of state?
8. Is death or divorce forcing a move?
9. First home?
10. Military move?

There is an answer and solution to all these questions.

1. Define why and how much space you need—adding more family to the home? Need a bigger dining area, more bedrooms, or a bigger lot size? Defining your "why" and "what" will help in your decision.
3. Are your kiddos starting school soon, and is the school district important? What district and why?
4. Are you moving because of work? Are you now working from home, or do you have a shorter or longer commute?
5. Are there family members you need to care for, or do you have them caring for you? What is needed for this care to take place? Is a single-level home, handicapped accessible features, or room for a live-in situation required?
6. Why are you downsizing? What rooms or amenities are you willing to go without or compromise on? Do you have to sell furniture to move? Is the change in your income forcing you to downsize? Are you retiring and want 55+ activities and amenities?
7. Is it a seller's market, and you have a lot of equity you want to take advantage of? Should you do a cash-out refinance? Where will you go if you decide to sell at the top of the market?
8. What state are you moving to? What is the real estate market like in that new state?
9. If death or divorce, make sure to take time before making such a big decision.

10. What do you want in your first home? Make sure to have enough funds to purchase with a down payment, closing costs, and furnishing costs. What are these costs?

11. Military moving? What's your timeline and destination?

There are several more questions and many more solutions to help you with your real estate decisions!

Meeting with my team and me: We pride ourselves on really listening and putting solutions in place for your specific needs. We will customize a plan to get you the results you are trying to achieve!

With our unique Espinosa Methods, we will create a custom plan of action to help you achieve your goals. You will constantly communicate with the team to ease your stress throughout the process.

List below some questions you may want to discuss with our team upon our first meeting:

Chapter 8

Are You Buying?

We will guide you in knowing what you will need to purchase your new home successfully. Our team has proven lender partners, trades, and title agents to assist you along the way. We will assist throughout the whole process, from qualification to closing. You will never be alone as we take on the stress while letting you take on the excitement!

We will give you a buyer “wish list” to help you decide what you want in a home. Do you want a single-level or a multi-level home? Do you want a big yard or no yard? Do you want a Homeowners Association? Do you want a great room floorplan or a formal living room, dining room, and family room floorplan? How many bedrooms and bathrooms do you prefer? How many car garages or carports do you want? Do you want a pool? Do you want a fixer-upper or a move-in-ready-only home? Do you want certain upgrades? Granite or quartz counters, stainless steel appliances, tile or wood floors, or carpet throughout? Does the location on the street matter? Do you want to be on the north, south, east, or west side of a street? All these decisions help us create a custom search for you to best find the home you are looking for and avoid the styles or types you don’t want.

List some features below that you want in your new home!

From seeing your first home to choosing “the one,” we will guide you on things to be aware of, and that is perhaps no big deal. We will negotiate the best possible terms for you in your purchase. We will guide you on pricing with neighborhood comparables as well as let you know the value items in each home to consider.

Buying can be very different for two people! Whether buying as a married couple, single person, or investor, certain things are important for each. One person may be emotional, and one person may be logical. One may not be happy to move, and another may listen to outside forces (family members or friends’ advice) when choosing. During our first buyer meeting, we try to accommodate the masses to discover your wants, needs, and why for buying. Once we know the why and meet you in person, we will help chart your path with all those emotions in place.

Using the Espinosa Method for buyers, we will guide you through offers, inspections, repairs, appraisals, and closing. Each of the five

areas is important in your purchase. We will obtain the terms from the seller's agent so that we can assist you with writing the best offer for the sellers to accept! Sellers sometimes agree to offers that provide better "terms" versus a higher sales price.

The Espinosa Buyer Method

Several factors go into buying a home, as well as the decision to buy. I break it down into seven steps so it doesn't feel overwhelming. The great part is that you don't pay for a realtor's services when buying a home! That means you have legal and ethical representation while being advised and guided throughout your purchase, and you don't pay for it! Currently, in the state of Arizona, sellers pay commissions for real estate agents. When you purchase a home, the seller pays the buyer's agent's commission. So, why would you not use a buyer's agent to help you with your biggest financial purchase?

Let's discuss The Espinosa buyer method.

Step 1

Meet & greet

At this in-person or Zoom meeting, we discuss the following:

1. Timeline of purchase
2. Desired location, city, or school district
3. The need to sell before buy option
4. Provide you a buyer's "wish list" to fill out

Step 2

Prequalification

1. Discuss financing options
2. Provide a list of upfront costs prior to loan and closing
3. Overview of the loan process
4. Provide contacts for lenders if needed

Step 3

House shopping

1. Review the buyer's "wish list" and budget
2. Create auto search through MLS
3. Drive through desired neighborhoods
4. View homes

Step 4

Offer and negotiations part 1

1. Discuss neighborhood comparables for offer.
2. Determine the terms of the contract.
3. Present and negotiate the offer with the listing agent.
4. Get the offer accepted.

Step 5

Inspections and contingencies

1. Discuss types of inspections and timeframes
2. Appraisal and contingency
3. Provide vendor/trade booklet to schedule inspections.
4. Attend inspection.

Step 6

Negotiations part 2

1. Negotiate repairs from the seller
2. Request monetary concessions in lieu of repairs
3. In case of appraisal shortfall, negotiate a lower sales price
4. Challenge appraisal, if necessary

Step 7

Closing and recording

1. Schedule the signing of loan documents two to three days before closing escrow.
2. Meet at the title company to sign the escrow deed and loan documents
3. Record deed on date of close of escrow
4. Get the keys to your new home!

These seven steps will help you understand your journey throughout the buying process.

Here is a further explanation of steps 4-7.

OFFER

Price is not the only thing important to the seller. What "terms" can we negotiate to assist you in winning the offer? "Terms" include price, amount of earnest money, date of closing, monetary concessions, title company to complete the sale, and home warranty choices. Terms also involve understanding the seller's needs for closing, whether they need time to move or a possible "leaseback." All these factors are part of composing the winning offer for you! As your agent, it is my responsibility to communicate with the listing agent to find out as much as they will tell me about the needs of the seller in order to present the seller with an attractive offer while keeping YOUR wants and needs as the top priority. This process allows for a win/win for everyone.

INSPECTIONS

What type of inspections are needed on this home? The inspection period in AZ is usually 10 days. During those 10 days, you have the opportunity to inspect not only the physical home but also the area around the home, the environmental issues around the home, as well as crime statistics, sex offender locations, and air & land noises. What is meant by each?

A licensed and insured home inspector provides a physical home inspection. They have a checklist of items they must inspect per state guidelines, including safety and mechanical & functional issues. They

ensure that the home is safe & sound. Once finished with your inspection, the inspector will meet with you and provide a report of issues discovered. Some are small items like a loose cabinet door or a window not closing easily. Bigger items could include missing smoke alarms, a potential HVAC leak, or a leaky roof. The inspector will review all these items, with suggestions for further inspections by licensed specific trades or items to be repaired by a handyman. These items can be requested in a repair request sent to the seller after the inspection period ends. See chapter 18 for further inspection knowledge, written by an inspector partner of the Espinosa Group.

Other inspections outside of the home include researching noise in the air and land. Are you near an airport or back on a busy road? Visiting the home or neighborhood is suggested to see if the air traffic is too much or how often planes fly by. Also, if you go back onto a road, check the noise level during traffic hours to see if it is acceptable to you.

Environmental inspections: Do you live near a factory, city dump, farm, or agricultural area? Do the sounds and smells bother you? Most of these items will not be moved, so you have to decide if you can accept them.

Crime stats and sex offender locations: Another inspection involves researching the crime stats and sex offender locations in your zip code. You will be provided with websites at our first meeting for use when you find a home, so you can easily check these out.

Lastly, pest & termite inspection: A termite inspection is usually required for most loans. We recommend a termite inspection for all our buyers. In Arizona, we say there are two types of homes: ones with termites and ones that are going to get termites. Arizona termites are subterranean, meaning they start from ground level and work up the stem walls to the home. A termite inspection will let you know whether the home has had termites. If the home currently has termites, we can negotiate to have the seller treat them prior to your purchasing the home and provide a 1-year warranty for you for the first year of ownership. Then, you can always have them re-inspected each year to ensure they don't come back. Also, your inspection can tell you if you have any other pest issues, i.e., bees, wasp nests, ants, or scorpion issues. Once determined, you can know what you are dealing with and how to treat or eliminate the problems.

REPAIRS

What repairs can be negotiated with the seller? Most items that can be negotiated with the seller are safety or mechanical issues. If there are items that are a safety concern, for instance, a broken window, a door not properly installed, or missing smoke detectors, these items are items a seller most likely will repair or replace. If the plumbing has an issue, or the electrical is a problem, or there is a problem with the HVAC system, a seller will most likely fix these issues. Now, items they may not fix are cosmetic or small adjustments that don't interfere with the home's overall function. These items, for example,

would be a loose cabinet door knob, a missing lightbulb in the ceiling fan, no door guide on the sliding closet door, or a missing towel holder in the bathroom. These are items that don't affect the home's integrity; therefore, they should not be an item a buyer should request for the seller to fix or provide. You want to ask for repairs only on big items that affect the integrity of the home.

APPRAISAL

What is an appraisal, and why is one necessary? An appraisal is an opinion of price by a licensed appraiser. An appraisal is needed to prove value to a lender to provide funding for the loan. In other words, if the appraisal does not come in at the contracted price, the lender will not lend the amount needed to close.

What happens if the appraisal does not come in at the contracted price? The buyer has the opportunity to ask the seller to reduce the price to the appraised value. If the seller does not want to do that, the buyer may either pay over the appraised price to make up the difference in the value, or the buyer can back out of the deal and receive their earnest funds back. Why would a person pay over the appraised value to continue to buy the home? Sometimes, in a competitive market, buyers do this to ensure they get a home, or the value may be minimal, and it is worth it to the buyer to pay the difference; as another home, they may have to add that same amount to do repairs or upgrades that don't need to be done in the home they

are in contract with, so it's easier to pay the difference and stay in and get the home they want.

CLOSING

What is closing, and when does this happen? Closing is when you actually get your keys. When the contract is written and agreed upon, a closing date is determined in the contract. This is the day that the seller records the deed in the buyer's name, and the property becomes the buyer's!

Many people get confused about "signing" and "closing" days. Signing day is when you sign all the loan and escrow documents. Closing day is when the home is recorded in the buyer's name, and the buyer gets the keys. Signing day can take place up to 3 days before closing. Once the loan and escrow documents are signed, they have to be sent back to the lender for final review, then a monetary wire for the loan amount is sent to the title company. At the signing, you will know how much additional funds you need to wire to the title for all funds to be received by the title company in order to record the deed in your name. Once all these funds are received at the title, they send the deed to be recorded in your name. Once that is recorded, you are able to get the keys to your new home and have access to the home! This is the day you anticipate throughout the whole transaction! Closing day is a day of celebration, as all your hard work of searching for a home, going through the inspections of the home, saving money for the home, and dreaming of the home becomes a reality!

These are some of the processes we help you with and the problems we solve during your purchase.

Chapter 9

Are You Selling?

We take pride in helping you sell your home for the highest price. This means many things to many people depending on their reason for selling.

Reasons for selling:

1. Need more space
2. Downsizing
3. Financial reasons
4. Job relocation
5. Death/Divorce

I developed the Espinosa selling method, which is a program designed to offer peace of mind that your home is prepared to stand out above the rest of the competition, resulting in a smooth transaction and more money in your pocket.

The Espinosa Method for Sellers

In this chapter, I will go over in detail The Espinosa Method for sellers created for a stress-free sale.

Step 1

Broker consultation

1. Initial meeting to discuss your sale, goals, timelines, expectations, etc.
2. Provide you a copy of all the sale documents you will be signing throughout the transaction for your review.
3. Give you the vendor booklet to utilize for any repairs needed
4. Provide timelines for the sale
5. Discuss a marketing plan for the sale

Step 2

Home walkthrough and staging

1. Walk through the home with a staging consultant
2. Prepare a room-by-room to-do list to get the home in top-selling condition
3. Discuss the pre-inspection process
4. Curb appeal ideas
5. Repair suggestions prior to the sale

Step 3

Marketing and professional photography

1. Finalize the marketing plan
2. One last walk-through prior to photography
3. Hire professional photography to show the home in the best way possible
4. Prepare marketing material with professional photos

Step 4

Transaction communication and negotiations

1. Communicate weekly with updates on showings
2. Provide feedback from agents who have shown the home
3. Negotiate price and terms in your favor when the offer is presented
4. Guide and communicate through inspections and repairs

Step 5

Closing

1. Schedule closing/signing prior to the close of escrow at the title company
2. Review closing documents and attend the closing/signing appointment
3. Update when home records
4. Continue to stay connected as your real estate agents for life!

The Espinosa Selling Method

BROKER CONSULTATION

When we first meet, it will be at your home. Why? Because we need to see the property to determine a customized selling plan. We will discuss your reasons for selling, the timeline for selling, and the right price to sell at. We will have you show us around the home and property, tell us what you loved about it that made you purchase the

home, what you have upgraded and changed in the home, and what you still feel needs to be done to sell it. We will ask you about the neighborhood, the activities, and the surrounding shopping/recreational areas. All this data is collected for us to customize a marketing and selling campaign properly.

WALKTHROUGH & STAGING CONSULTATION

Because I am a certified staging consultant, I offer my staging ideas and light staging services complimentary to my sellers. If further or larger staging is required, we will talk about that program separately based on your needs. In our initial walkthrough, I will be noting things that I believe may need to be changed, packed up, or rearranged in order to appeal better to buyers. I will provide you with a task list or a date that I will come over and do the staging.

Pre-Inspection – Another complimentary service with listings, I offer a pre-listing inspection by a home inspector. Although this is not a full inspection, the inspector will address any mechanical or safety concerns he finds during his inspection. This allows you, the seller, to repair or address these issues prior to listing and have peace of mind that structurally and safety & mechanical items are in working order.

Lastly, as part of the walkthrough and staging process, I will encourage you to hire a professional house cleaner prior to photos. This does not mean you are a messy housekeeper or don't maintain your home; this is for the purpose of making your home stand out

amongst the other listings in the area and ensuring, as people come through your home, that it is show-ready and you can be proud of the investment you are selling. Therefore, you can anticipate solid offers in a shorter amount of time than your competition.

MARKETING & PHOTOGRAPHY

Marketing and professional photography will be key in getting attention for your home. We will customize a marketing campaign for your home based on your home and situation. We will always provide professional photography and a video walkthrough of your property. And knowing you have followed the steps of the Espinosa Selling Method; your home will shine like the star it is! Because your home is featured on many websites, flyers, and custom search engines in the MLS, we take pride in making sure all the beautiful features of your home are highlighted. This is done with professional photographers who know how to showcase those features best.

NEGOTIATIONS & COMMUNICATION

Now that your home is on the market and you've done the hard work to make it look its best, along with our staging team, it is our job to get you the best price and terms for your home. This is the time we make sure to negotiate and communicate with all agents showing your home. We ask for feedback on every showing. Once we get feedback, depending on the type of feedback, we make suggestions for adjustments to your home. Maybe we can get consistent feedback on

price or condition. If that is the case, we discuss a price reduction or seller concessions to a buyer. If there is constant feedback regarding the condition, we may suggest an upgrade, a repaint, or credit to be given to the buyer. All feedback is good feedback, so we know how to advise you, the seller.

Once an offer is presented, we go to work negotiating the best price and terms for you. Price is not the biggest factor in all cases. As mentioned in a previous chapter, sometimes and often, terms are more important. Terms can include the time of closing, monetary concessions to the buyer, handling of multiple offers, requested repairs, etc. We make sure that your needs are met and that you are happy with the result.

CLOSING

We ensure that all negotiations are completed and, you have ample time to move out, and we guide you to the closing table. We attend the signing of your paperwork at the title company and ensure you are satisfied with the process. We do not leave you alone at any time during the selling process. In fact, we want to be your realtor for life, so we aim to keep you in our database forever! We want to offer services even after your sale is over. We look forward to being your hub for all your real estate needs, offering you education, market updates, trades needed for your new home, or just plain guidance on everything real estate-related! We want you to be so happy with our

services that you refer us to your family, friends, or strangers you meet! We aim to be your agent for life!

We go over these steps in detail at our initial consultation. With these steps, we have proven to ease the stress related to selling. Your home will be fully prepared prior to what is going on in the public market, so once you are under contract, there will be minimal issues, if any, from the buyer. You will also have a detailed timeline of activity during the process, so your packing and moving can be seamless, too!

If you are moving out of town or state, we can connect you with qualified agent partners across the country and in several countries!

Open houses...do they work?

An open house can be offered to market your home and give it more exposure. Agents *do* sell homes at open houses, but it's not very often. What would be a reason to do or not do an open house?

In my experience, open houses done in the right way can be very effective at selling your home.

Reasons TO host an open house:

1. You have a unique home due to floor layout, features, or upgrades that just don't show the beauty of it from photos on the internet.
2. You have a home that many would be interested in, therefore creating high interest with several people coming and going

through the property at once during a scheduled open house timeframe.

3. If you have a busy family, are elderly, or have many pets, having individual showings is a big inconvenience. An open house will allow several people in during a designated time, ensuring you only have to leave your home once with the kiddos or pets.
4. The agent can find an unrepresented buyer who comes in to view the home, create a buyer for your listing, and facilitate the entire transaction.
5. It allows neighbors in your community to view your home in the hopes that they may have a friend or relative they want to live close to them. By viewing your home, they can help find a buyer, too.

Reasons to NOT host an open house:

1. You have a vacant home... you don't want people going through your home who are not serious buyers and knowing it is vacant.
2. You have expensive or unique items in your home that may be broken or mishandled, as the agents can't follow everyone around during the open house at once.
3. You have a large family, many pets, or elderly family members living in the home that may be hard to move for a three to four-hour period.

4. You don't want people viewing your home who are not pre-qualified to purchase.

Chapter 10

Negotiations: An important skill to have for buyers or sellers.

I believe negotiations start the moment we are born. A baby's first negotiation tool is crying. I will cry until you give me food; I will cry until you hold me; I will cry when I am bored. Do you see the pattern? We parents give in to these tiny humans' negotiations immediately, most of the time. But, as we learn with time and experience, we slowly teach the child who is in charge — well, we try to, at least! But think about it — in everything we do, we negotiate. We negotiate with our friends about where we should go for the evening. We negotiate with our partners on the division of household chores. We negotiate with ourselves on what to wear or how our hair should be styled. Everything we do tends to have a negotiation attached to it. How we learn to negotiate in our favor is the real skill!

Part of the reason you hire a real estate agent to work for you is to help you with all the involved tasks, help protect you legally, and negotiate your wants and needs on your behalf.

I have spent many hours reading and attending classes regarding the art of negotiation. I like to pride myself on my skill of negotiating for my clients. Negotiations start the moment we meet. Whether you are

buying or selling, I will be negotiating for you in one capacity or another.

Most of the time, realtors negotiate even before a listing agreement is signed. Most sellers are trying to get a lower commission from the agent, so right at that moment, we start negotiations! It's said in our industry, what does automatically reducing your own paycheck tell the seller about how you will negotiate their sale? If I'm tough on my own paycheck and show my value and worth, do you feel more confident that I will do that for your asset, too? I hope that will be my first challenge, and you will see my negotiation skills in action, even before we sign an agreement to work together.

When buying, I will negotiate on your behalf to get you the best price and terms for the home you want to buy. I will carefully advise you on how we should proceed concerning submitting your offer. I will give you neighborhood home comparisons for you to consider when writing an offer, but ultimately, it is up to you to tell me your price and terms. It is then my responsibility to negotiate that price and terms with the listing agent and not stop until you are happy with the offer! My main concern is your interest; however, when negotiating, understand both sides want a win, and I will advise you on the best way for us to make that happen.

When selling, again, I will represent your interests, so I will map out a strategy based on your needs in the sale and then make sure that your needs are met. Price is not always the determining factor when

receiving an offer. Many times, a seller may be more interested in the additional terms. For instance, is the buyer willing to let you lease back the home for a week or so to move? Is the buyer asking for the seller to contribute funds to the buyer's closing costs? Is the buyer paying cash or getting a loan? Many of these additional terms may be more important to the seller than the actual price. However, if a seller or buyer is not realistic in their goals, even the best negotiator will not be able to make a deal happen. I will realistically guide you through your own expectations so that you can make the best decisions. As with anything in life, as long as expectations are not too far out of line, I can negotiate a win on your behalf.

Chapter 11

Cash Offer Program

Sometimes, there are situations where you are not able to sell your home the traditional way. You may not be able or willing to do the work to put your home on the market. I will break down each area and let you know how my cash program can help. The cash as-is program will buy your home for cash with no repairs, no commission, and the opportunity to stay up to 30 days after closing with a \$6k escrow holdback until you move out. Once you move out and no damage has been done to the home, you will receive your \$6k deposit back.

What are some of these situations?

1. Inherited a home.
2. Too many repairs to be completed.
3. No time to sell traditionally.
4. Family lifestyle or too many pets to allow showings.

You may have inherited a home in Arizona; however, you do not live here or know anyone here. If this is the situation, you may just want to take a cash-as-is offer for the home. This means you will not be required to fix or replace anything, not have to pay commissions, and can close on the property and take your proceeds usually in under 7 days.

Are there too many neglected repairs to be completed before you put your home on the market? A bit overwhelmed and don't know any trades to do the repairs? Using the Espinosa Cash Offer Program may be the program for you. You will not have to make any repairs, live through any showings, or prepare the home in any way. You can accept a cash as-is offer and negotiate a time to move out, therefore having cash in your hand prior to buying or moving into a new property.

No time to sell traditionally? The cash as-is program may be just for you. Sometimes, life happens, situations arise, and you need to sell and move ASAP. The cash as-is program may be right for you then. Get a cash offer, close in as little as 7 days or sooner, and move to your next location.

Lastly, sometimes lifestyle & kids/pets do not allow easy showings or selling traditionally. Do you have a busy lifestyle with kiddos or elderly family members that would make it very hard to show your home and sell traditionally? Does your schedule make it difficult to keep the home show-ready at an hour's notice? The cash as-is program could be just the stress-free program you need! You can get a cash offer, negotiate move-out time, and have cash in hand to help you secure your next home!

All these scenarios or more could be the reason you want to explore the cash-as-is offer program. Note that the cash as-is offer is lower

than fair market value; however, you will have peace of mind knowing you have nothing to do to prepare your home for sale.

If this is an option for you, we can help! If not, certainly, our selling method will help you with a traditional sale.

Chapter 12

The Espinosa Method 30-Day Home Selling Prep Guide

I have a trusted process to get your home prepared to list in just 30 days! IF you follow these easy steps, this guide will keep you on track to prepare your home to be the best on the market and ensure a smooth selling process.

Day 1 – Change The Lightbulbs

It's easy to forget about all the bulbs that have burned out over the years, but you want your home to be as bright as possible. Lighting makes an incredible difference in how a home looks to potential Buyers. If you have dated light fixtures (it's OK; a lot of us do), take a quick trip to IKEA or Home Depot and pick up some modern ones. The best bulbs to use are daytime light bulbs; they keep things looking fresh, whether a showing appointment is in the day or evening.

Day 2 – Gather Home Paperwork

Buyers and agents will ask many questions, so start digging out the paperwork now: utility bills, HOA info, tax bills, renovation details, warranties, mortgage details, surveys, and rental contracts.

Day 3 – Extra Set of House Keys

Prospective Buyers and their agents will need to access your home, so you'll need an extra set of keys for them to put in the lock box so you don't have to be home to open your house every time an agent brings their buyer.

Day 4 – Get Boxes and Tape

A big part of the adventure you're about to embark on involves reducing clutter. Walmart, Lowe's, and Home Depot are great sources for boxes. Investing under \$100 will get you proper packing supplies and reduce stress. Better yet, consider Frog box – reusable boxes that won't fall apart (bonus: they're good for the environment too). If you're going to be moving a lot of stuff out of your house for the sale, consider renting a POD or a U-Haul storage locker. You fill them up at your house, and they get carted away, stored, and delivered to your new home when you move in!

Day 5- Tackle The Bathrooms

Remove all the toiletries you have on display (nobody wants to see you use Head & Shoulders). Invest in some new white towels (and no, you don't get to use them). Visit HomeGoods or At Home Store for affordable accessories, such as a soap dish and toothbrush holder. If your toilet seat, shower curtain, or bath mat are gross (be honest

with yourself), replace them. Consider replacing the toilet paper holder and towel rack/hooks, too.

Day 6 – De-Clutter the Kitchen

The kitchen is one of the rooms buyers are most attracted to, so if you're looking to skip a room, this shouldn't be it. Remove your blender, George Foreman Grill, KitchenAid mixer, toaster, bread machine, etc., from the counters – you want the counters to be as clear as possible. Clean inside all the cupboards (and yes, I mean remove everything and wipe them out). Don't cram all your dishes and food back in – again; you want to convey to buyers that your kitchen has enough storage for their stuff. Clean inside the fridge (and remove the magnets, photos, and reminders). Turn on your self-cleaning oven (probably for the first time) and clean all appliances. Remove items above the fridge and cabinets. Once listed, add a fresh flower bouquet each week!

Day 7 – Bedrooms

The bedrooms should be inviting, meaning more cleaning, decluttering, and investing in a few props. If you don't already have one, invest in a neutral-colored duvet cover and some new fancy pillows. Straighten the bookshelves. Remove personal photos, knick-knacks, and personal grooming products. Clean out the closets. Consider getting an area rug if the floors are cold. If you've jammed

in a dresser or armoire that doesn't really fit into the space (condo owners, I'm looking at you), consider storing it offsite. If you've converted two of your three bedrooms into offices, convert at least one of them back into a bedroom.

Day 8 – Tackle The Living Room

Clean the sofa and chairs and invest in some new throw pillows. Consider getting an area rug to bring the room together. Hide the magazine rack and all the clutter that has accumulated. Hide the wires from your TV, stereo, speakers, etc. Add a few fresh plants, too.

Day 9 -Dining Room

Remove the kids' homework and the piles of stuff that have accumulated on the dining room table. Clean up the hutch. If your dining chairs have seen better days, consider getting them reupholstered. Invest in a new tablecloth to hide an old table. Make Your Dining Room Look Like a Place Someone Might Actually Want to Eat in!

Day 10 -De-clutter, Clean and Organize...The Garage

If your garage is used to store "things" and not cars, this may take you a few days. You don't have to remove everything, just organize and clean it up. If you will be storing moving boxes in the garage while

listed, keep boxes stacked neatly and at least a foot away from the walls. An inspector will need access to the walls.

Day 11 -Closets & Storage Areas

Much as I'd love to say that you can cram all the stuff you don't want on display into your closets, Buyers will open your closets. They'll look in your cupboards. And they'll judge you. The last thing you want is for Buyers to think there isn't enough storage in your home, so take the time to pack away what you don't need in the immediate future.

Day 12 – Dominate & Throw Away

It's a pain (and expensive) to store everything you don't need. Several charities will come to you for pick up or donate to a family or person in need!

Day 13 – The Entrance

Remember that most Buyers will have an emotional reaction to your home within 15 seconds of entering it, so what they experience at the entrance is CRITICAL. You want your entrance to be clean, de-cluttered, and inviting. And no, you won't really wear all your shoes and coats while your house or condo is for sale, so be disciplined and store things away. If you don't have a hall closet, don't pile 15 coats on a coat rack – that's just drawing attention to your lack of a closet.

Day 14 -De-Personalize

Ouch, I know it hurts to read that. You want your house or condo to appeal to as many Buyers as possible, and that will only happen if they can picture their own stuff in your house. Get rid of all the family photos, the collections, and the souvenirs from your trip to Asia. Also, secure any weapons or jewelry in a safe or somewhere not accessible. Walk through every room in your house and pretend you're a Buyer. If what you see helps people get to know you as you, remove it.

Day 15 – Hire Your Realtor (ME)

If you haven't already hired me (we usually sign the listing contract during the first listing appointment when I give you all this great information, lol), today is the day! I will likely need two weeks to schedule and prepare the marketing. I am an experienced listing and marketing agent, and I will guide you through the whole process so you don't go through it alone!

Day 16 – Touch Ups and Repainting

A fresh coat of paint is one of the cheapest ways to freshen up your home. Bold colors are bound to be a turn-off to some Buyers, so to appeal to the most people possible, take the time to re-paint that red bedroom and blue bathroom. (Tip: light colors will help small rooms

look bigger). Don't forget about baseboards and ceilings – they might need some paint, too.

Day 17 -Pre-Listing Inspection Day

We offer a pre-listing home inspection at no cost to you! A home inspector will come out and perform a safety and mechanical inspection, letting you know all the things you may or may not know about your home. We will review the inspection and decide on items to be fixed before listing. If you aren't handy yourself to take care of the items (we know some good ones; we can help).

Day 18 – Get All Windows Cleaned

I know you probably don't even think about cleaning your windows often, but rain, dust, and construction can really make your windows dirty. Make sure the inside AND outside windows are clean, as well as the window ledges! If you want to hire a window cleaner, I can provide some great ones!

Day 19 – Focus On the Front Yard

Curb appeal matters and will significantly impact people's first impression of your house. Stand on your street and take in your front yard: what do you see? At a minimum, clean the scuff marks off the front door and touch up the chipped paint or give it a fresh coat. And if your front door has seen better days, consider investing in a new

one. If you have a front porch, make it look inviting (and not just a receptacle for more of your stuff). Invest in some seasonal plants. Clean up the garden. A lot of Buyers will see your home at night, so make sure that your outdoor lighting shows off your home.

Day 20 –The Backyard’s Turn

Make sure the patio furniture is clean and inviting. If you have a pool, ensure it is crystal clean and even float a big rubber duck in it to make it look fun! Ensure plants are trimmed, the lawn is cut, and garbage and storage items are stored neatly or removed. Make sure any pet waste is picked up daily!

Day 21 -Get Carpets Cleaned

Unless your carpets are brand new, you’ll want to have them steam cleaned (or do it yourself). You’ll be amazed at what a difference it makes.

Day 22 -Don’t Forget About the Floors

You'll need more than a Swiffer to get into all the corners and cracks. If your floors are scratched, some great products are out there to make them look almost brand new. Get the tile and grout cleaned if you have tile floors. You will be amazed at how cleaning your grout can brighten up your floors. If you have natural hardwood floors, you may want to polish or wax them. Make sure you don’t forget about the

linoleum floors; they can be waxed and shined up, too. Magic Eraser is an amazing product for scuff marks on any floor.

Day 23- Tackle The Walls & Doors

If your walls and doors are scuffed, use your Magic Erasers again and go to town. You'll wonder why you didn't do it sooner. If you find old nail holes, use some filler to fill the hole, gently sand the area, and use some touch-up paint to make it look as good as new! If your art needs an update, now's the time to do it, too.

Day 24 -The Final Clean

By now, you're probably exhausted. Sorry about that. While you can do this final step yourself, you can always bring in a professional cleaner who will make sure to clean all the spots you don't: the baseboards, inside the lights, the fridge, the shutters/blinds, ceiling fans, etc. We have some trusted companies we can recommend!

Day 25 -Make Plans for the Kids, Dog, Cat, Bird, etc.

No buyer wants to look at all your kids' toys, finger-painting works of art, or dirty diapers, so put it all away and make a plan to keep it concealed. I love my dogs, too, but prospective buyers won't appreciate the barking, jumping, or submissive peeing. Make a plan

to get your pets out of the house for showings: Doggie daycare?
Grandma and Grandpa? Multiple walks?

Day 26 – Staging Day

My favorite day! I am a staging design professional, and this is usually the day I will come and stage the house. I'll move, re-arrange, and add accessories and color to make your home look its best. Pro staging has been proven to help homes sell faster and for more money – I offer this service to my sellers complimentary. If you have a vacant home, we can talk about staging with furniture and bigger items, which is a cost to sellers but well worth it!

Day 27 – Make Your Home Smell Good

If you're a dog owner, wash any couches, beds, and surfaces where the dogs sleep. You may not smell him anymore, but Buyers will. Tuck the litter box away (and clean it twice a day while your home is on the market). Use Febreze on EVERYTHING. Consider lighting some candles (but avoid strong air fresheners).

Day 28 – Final Paperwork Review & Pricing

Prior to listing, we will review pricing and collect all paperwork that has not yet been completed. We will review the process again (you've had a lot on your mind and a huge to-do list) as to what happens once the home is active on the MLS and the showing schedule.

Day 29 – Professional Photography

When your house or condo is de-cluttered, cleaned, and ready for prime time, it's time for the photographer to work their magic. This will happen a few days before you list your home for sale and may include a virtual tour or video. Make sure to tell me the times when the light is best – that'll make a big difference in the photos.

Day 30 – The Final Once Over

You've worked hard; now it's time to step back and admire your work. How does it look? Do you see anything that might distract or turn off a Buyer? Take one final walk through all the rooms and adjust as necessary. Now...Don't. Touch. Anything. Back away slowly... et voila!

Chapter 13

The Espinosa Group Staging Services

I love design and remodeling. I love looking at homes, patterns, designs, and trends and bring that knowledge to my friends and clients. I love getting my hands dirty in remodeling or design change. My home has seen many styles and trends since I've been in real estate! I had a Tuscan-style home in the early 2000s, an urban industrial vibe from 2009–2015, and a rustic farmhouse trend trying to make its appearance since then. But now, I'm on to European Farmhouse and looking forward to yet another remodel of my home!

With this love of design, I took extra training in staging and became certified as a home staging consultant. It brings me so much joy to offer my clients this knowledge and assist them with ways to stage their homes to sell. It usually brings in a higher sales price as potential buyers can visualize the home and spaces better.

The Espinosa group has 2 different staging programs available and can be customized for your particular sale. Before discussing those programs, please read why we think staging is important and why we have provided a program to help you achieve your goals.

Why staging is important

Staging your house for sale is important because it can significantly impact the selling process and increase the chances of a successful sale. Here are a few reasons why staging is important.

1. De-personalize and de-clutter

When preparing to sell, you need to show the home in a way where others can picture their own lives there. When you have a lot of personal photos or collectibles, buyers will be more interested in your stuff versus visualizing their own in the space.

De-cluttering means items you don't use all the time that you can pack up as you are planning to move. If you don't use it daily, pack it up! Making walkways clear to move through and closets organized to view will allow buyers to see the available space.

2. Neutralizing colors throughout

Multi-color rooms or walls are a buyer's biggest nightmare. When they walk in to see a home with several bold color choices, their immediate reaction is that there is a big paint project to do before moving in. It also closes off room spaces with certain colors or on multiple walls in one room. An accent wall is fine, but a whole house of bold colors is a deterrent for buyers.

3. Accentuating the positive

Accentuating the positive features of the home is a stager's priority. Most buyers want "some" character in a home; if yours has some built-in character, it's fun to accent! Built-in niches, arches, a wall of windows, or tall ceilings are great features to highlight with design.

4. Downplaying the negative

Be creative with spaces, especially if your home has a unique floor plan, small kitchen, or odd-shaped room. Small spaces need minimal “stuff” in them. Showing a function to the space is a creative way to showcase it. Most will see a “negative,” but we try to show a positive with function.

5. Make rooms appear larger.

Most buyers want “open and airy” spaces. So, when a room does not contain that naturally, we can do several things to make it appear larger. Removing some furniture is a good start! Removing large rugs or floor plants will also make the space on the floor appear larger. Additionally, removing pictures from the walls can showcase wall space and flow that may not be noticed with so many items on the wall.

When you purposely create an open, neutral, and inviting space, buyers will naturally want to spend more time in it. It may not be the style or way you want to live in your home, but remember, you are selling and trying to create a space that others will like.

I prefer to go room by room and take pictures so that I can see what needs to be done in each room. I then meet again to discuss with sellers to show them how and what it will look like and how it will eventually bring them more money.

Overall, staging your house for sale is important because it helps create an attractive and welcoming environment that appeals to a wider range of buyers and increases the chances of a successful sale at a desirable price.

Staging programs available by the Espinosa Group

1. Use your furniture and décor and re-arrange & move items around to achieve the goals of staging that show your home in the best possible light to potential buyers. (complimentary service with listing).
2. Add items to your furnishings, such as plants, shelving items, pictures, and wall hangings, to enhance your space. (complimentary service with listing).
3. Provide full staging with furniture and décor to a vacant home, with a three-room minimum. (Cost to the seller for rental items, staging, and design services by the agent).

We will discuss which option is best for you at the initial listing appointment.

Chapter 14

Home Loans – Mortgages and the 3 C's: Credit, Capacity, and Collateral

By Pete Gray

Most start the home-buying process with an internet search or a discussion with a realtor, skipping the first step of purchasing a home: knowing what you can qualify for. This process can be terrifying and rewarding at the same time. Many will Google products/programs and discuss options with a parent or friend, which is not bad, but what you should really be doing is having a completely holistic conversation with a mortgage professional, educating yourself on what is available based on the 3 C's of a mortgage.

Credit

Credit history is one of three vital components used in qualifying for a home purchase. Your past payment history to debtors determines the amount of risk that a lending institution will take to provide you with the monies needed to purchase a home. Mortgages/home qualifications use this history as an indicator of your likelihood of paying the loan back on time. Your past can determine your future.

If a buyer has a history of paying their obligations on time, as reflected in their credit report, a lending institution is normally willing to take on more risk. This equates to lower down payment requirements, more favorable interest rates, and more product/program options.

Conversely, for a buyer with a history of late payments, collections, or negative trade lines on their credit report, lending institutions will be less likely to take on unnecessary risk. This leads to more money down, less favorable rates, and fewer product/program options available.

One of the best things a buyer can do is request a copy of their credit report from www.annualcreditreport.com before beginning the home-buying process. This is an option to get all three credit repositories to see what is actually reported on your credit report. There is no cost as part of the Fair Credit Reporting Act. There is a cost if you want your scores, but making sure the information reported on your credit history is accurate is the most important item to address.

Many factors determine your credit scores that you should be aware of: length of tradeline history, on-time payments, credit inquiries, and credit utilization (credit card balance VS credit limit), to name a few. Once you have a copy of your credit report, sit down with a mortgage professional, who will review and provide guidance on how to position yourself for a home purchase best.

Qualifying for a home mortgage can be challenging if you have no credit history. Often, you will need to get a secured credit card, be placed as an authorized user on another person's account, or even buy something via an installment loan to start a credit profile. Planning is key to ensuring you are properly positioned when purchasing a home.

Various types of credit are weighted differently when a credit profile is formed. Mortgages carry the most weight in developing a credit score, followed by installment loans and lastly credit cards (revolving credit). History and credit utilization also contribute to scores. Revolving credit is one of the more popular ways to "move" credit scores. To maximize scores on a short-term basis, always keep your revolving account balance under 30% of your credit limit.

The one thing you need to keep in mind when handling credit is that no two people's credit is the same. It is your fingerprint of how responsible you are financially. There will be slight differences, even in a married couple of 50+ years that have had identical credit.

Capacity

Capacity encompasses two things: income and assets.

Income is the amount of earnings you have coming in each month to cover your expenses. Your income, along with your monthly expenses, determine the amount of money you can borrow to make your home purchase. The term DTI (Debt to Income), is a ratio used to qualify a loan amount that can be extended to a buyer to purchase

a home. If the DTI ratio is too high, the loan amount or expense must be lower for qualification purposes. Every lending institution can set a ratio limit based on their lending practices, so when speaking with a mortgage professional, ask what that is if you are not able to qualify initially. There are standards with most lending institutions, but depending on the situation, it never hurts to confirm. The DTI guidelines can vary between various products/programs.

Assets

Assets are documentable funds you have access to — for example, a 401k plan, IRA, savings account, checking account, and so on. Assets play the role of covering the funds needed for the down payment and closing costs of a home purchase. There are also instances where additional assets may be needed, depending on the product/program being used to purchase the home. In the area of assets, CASH IS NOT KING. By that, I mean having a stash of cash in a safe is not a verifiable/documentable asset. There is a way to document it, but that can be time-consuming and could impede the loan process if there are tight time constraints. So, when looking to make a home purchase, make sure you utilize your banking institution to provide a safe place to keep your assets that can be documented.

Collateral

Collateral is the home you are buying itself. It's not just about how many bedrooms, baths, square footage, and so on; it is about the structure. The collateral is what a lending institution will attach the

lien to, securing their loan against that property. The importance of this is that lending institutions will want to make sure that the home is worth as much as you are paying for it. This, coupled with the condition of the home, plays a major role in qualifying for a mortgage. Some products/programs have different requirements for a home to complete the mortgage. While most homes that are in good condition will have no issues, be aware of what, if any, additional requirements may come into play for a home purchase.

An *appraisal* is used by lenders to confirm the value of the property being purchased compared to the market value. This is ordered by the lender, but lenders are not allowed to have contact with the appraiser until after the report has been provided to the lender. This is part of the Dodd-Frank Act. There is a common misconception that lenders influence an appraiser, but that is not the case.

Summary

A home purchase is one of the greatest investments you can make in life. The steps needed to make a home purchase can be as simple or as difficult as your preparedness makes it. Do your homework, and most importantly, speak with a mortgage professional. The financial wealth that can be gained from homeownership can be generational. Take the time to prepare and educate yourself with professional input.

Chapter 15

Importance of Inspections

By Ron Riley

Inspections are a critical part of buying and selling a home. When buying, it is highly advised to have a home inspection conducted on the property.

Home inspections are not legally required for a sale to take place, but they are highly recommended. There are a variety of reasons a buyer chooses to make an offer on a specific home, almost all of them positive. The home inspector is brought in as an unbiased and trained consultant to expand the buyer's knowledge of the home, including areas that were not apparent to the buyer prior to making the offer. The home inspection helps the buyer to make an informed decision about how best to proceed with the home purchase.

When confronted with a seller's market, some homebuyers waive inspections as part of their buying strategy. This tactic can be risky, as small issues that may have been uncovered during an inspection can turn into major repairs later on. Something that provides the buyer with more options would be to write an "as is" offer but not waive the inspection.

Home inspectors in the state of Arizona are required to be certified by the state, and the inspection itself must meet or exceed the standards set by the state. There is a minimum of 84 items that the state requires each home inspection to include. This does not mean that all home inspectors are created equal; each will vary in professionalism, attention to detail, communication (verbal and written), and accessibility (before and after the inspection). Your realtor can provide you with a vetted list of options to perform your home inspection.

Most home inspections occur as a part of the home purchase process from either a builder or a homeowner. It is a great way to better understand the overall condition of the purchased property and address the issues before taking possession of the home. The home inspection is conducted within the inspection period (the standard is 10 days, but it can vary) and is commissioned and paid for by the buyer. The price of the inspection will vary depending on the size and age of the home and any ancillary inspections requested (e.g., termites, pool, etc.).

Types of inspections

- Buyer purchases from a homeowner
- Buyer purchases from a builder
 - Pre-drywall inspection
 - Pre-close inspection

- 11-month inspection
- Seller prior to listing (aka pre-sell)
- Ancillary inspections

Buyer purchase from homeowner

Most of the home inspections performed fall into this category. Inspections are completed on manufactured and site-built homes. No matter the type or size of the home, the following systems will be inspected:

- Structural components (foundation to roof)
- Roofing
- Plumbing
- Electrical
- Heating/cooling
- Interior
- Exterior (on home and adjacent)

Each of these system categories has specific inclusions and exclusions related to the home inspection. If you have a specific question as to whether a component or system is within the scope of the inspection, your realtor or home inspector should be able to assist. Keep in mind that the inspection is limited to readily accessible installed systems and components. Home inspectors are generalists but are not afraid to call in specialists (e.g., HVAC technicians, roofing professionals, and foundation experts) to further diagnose a specific issue.

Inspection Agreement

Once you choose a home inspection company and set a date and time for the inspection, you will receive and sign an inspection agreement detailing the following:

- Purpose of the inspection
- Date and time of the inspection
- Name, address, and certification number of the inspector
- Fee for the inspection services
- A statement that the inspection has been performed to state standards
- Limitations or exclusions of systems or components inspected

Inspection review or wrap-up

At the end of the inspection, the inspector typically will, at the client's discretion, review the home inspection findings while onsite. This allows the client, the realtor, and the home inspector to view issues noted in the report firsthand.

Inspection report

Just as document signing has moved to an online platform, so has the delivery of almost all inspection reports. Turnaround time for the client's and buyer's agent to have the report in hand is typically before the end of the inspection day. This is important as additional targeted

inspections may be required based on the findings in the home inspection (e.g., HVAC inspection, roof inspection, etc.).

New build inspections

There are three primary phases where clients typically involve a “third-party inspector” (as builders call us). These phases are pre-drywall, pre-close, and 11-month inspections. Some clients choose all 3 inspections, while others choose one or two.

The builder may advise the buyer that there is no need for a third-party inspection as the building inspector will have approved each phase of the construction. Keep in mind that these building inspectors are looking for specific issues and may have up to 20 houses to inspect in a single day. They do a good job, but they are stretched thin.

As an FYI, no builder will allow the home inspector to accompany the buyer on a builder-conducted walkthrough at any stage of the process.

Keep in mind that for the first two inspections (pre-drywall and pre-close), the builder owns the home, so they must provide permission for the inspection. Some builders will need to see professional and insurance certifications from the inspector prior to granting permission. Some will also want the buyer and inspector to sign a builder form. It is always better to get this permission granted as far in advance of the inspection as possible.

Pre-drywall inspection

Many builders schedule a “frame walkthrough” with the buyer at this point in the build process. It is best to try to schedule the pre-drywall inspection a day or two before so that the buyer has the report in hand before the walkthrough.

The pre-drywall inspection focuses on the foundation, framing, electrical wiring, plumbing lines, and HVAC ductwork. Many of these areas will be hidden from view once the insulation and drywall are installed. Findings such as cracked trusses, walls not properly secured, bowed or cut studs, toilet placement, and restricted ducting are some of the issues that can be brought to light at this stage.

Pre-close inspection

The pre-close inspection should be scheduled a few days before the builder-conducted final walkthrough (also known as orientation). This provides the opportunity for the buyer to review and digest the report prior to the builder orientation.

The focus of the pre-close inspection is to test each system within the home to verify proper installation and functionality. This includes checking the various plumbing fixtures, the lights, switches, and outlets, the windows and doors, the heating and cooling system, the kitchen appliances, and the roof. Issues with all these systems, as well as various cosmetic issues (e.g., paint, drywall, stucco) and insulation issues, are uncovered at this stage.

11-month inspection

The 11-month inspection is performed to help the client prepare the punch list for the one-year builder warranty. It is best to schedule this inspection 11 months after taking possession to allow the home to settle as much as possible but still allow enough time for the homeowner to stay within the one-year warranty period. All the systems checked in the pre-close inspection are checked in the 11-month inspection (especially important if a pre-close inspection was not completed). Issues uncovered at this stage include those found at the pre-close stage as well as settlement issues such as nail pops, drywall cracks, and stucco cracks.

Pre-sell inspections

Some clients elect to complete a pre-sale inspection before putting their homes on the market. This inspection can be a valuable tool in understanding the condition of the house. Rather than being surprised by issues uncovered by the buyer's inspection, these sellers want to know the issues before putting the home on the market. You can make repairs when you know what is wrong with the home. The home inspector and your realtor can both provide vetted recommendations for correcting those issues that you decide to resolve.

Ancillary inspections

These inspections are beyond the scope of a standard home inspection, but in many cases, clients request these inspections along

with the home inspection. The home inspector can perform some of these inspections, while others will require bringing in a separate company.

Termite inspections

Almost all “non-new build” inspections include a termite report. Termites are active even in the desert, and if evidence of activity is found, it is typically on the seller to remedy the issue.

Pool/spa inspections

If a property has a pool and/or spa, it is a good idea to have an inspection completed prior to taking possession. As with home inspections, the state of Arizona has specific minimum standards that a pool inspection must meet.

Septic inspection

The state of Arizona requires a septic inspection to include pumping of the septic system. Because of this, septic inspections must be performed by a septic company. The seller must supply paperwork to the buyer that a septic inspection has been completed within the previous six months. Unlike most inspections, the seller bears this cost.

Sewer scope

This inspection involves a specialized piece of camera equipment that is inserted into the sewer line leading from the home to the city sewer

pipe to look for low spots, tree roots, damage, or deterioration of the sewer pipe. This is especially important on properties with older sewer pipe materials such as cast iron or clay. A video of the sewer scope is typically provided to the client, along with the inspection report.

Radon inspections

Radon is a naturally occurring gas that comes from the earth and, in high enough concentrations, can have a detrimental effect on your health. In many areas of the country, it is common to have a radon inspection completed at the same time as a home inspection. The EPA outlines five states where they do not recommend radon inspections due to the low concentration of radon. Arizona is one of those five states, so radon tests are rarely done.

Reinspection

Once the buyer and the seller have agreed to the items in the BINSR that the seller intends to correct, some buyers ask that the home inspection company return to verify that the agreed-upon items were fixed. This is called a reinspection and is a targeted inspection of only those items on which both parties have agreed to be fixed.

Chapter 16

Case Studies Using the Espinosa Buyer & Seller Methods

Case study #1

The Challenge:

Selling the family home after divorce & being deployed overseas.

After signing with an agent in Surprise, AZ, who was not successful in selling his home, my client reached out to me. Although we had known each other for years, he knew I lived about an hour away, and he didn't want to "bother me" to sell his home so far away.

This seller not only needed someone he could trust to sell his home, but he also needed someone to help with removing leftover furnishings, guide him with repairs, and keep in touch with him in a different time zone until closing!

The Solution:

A customized selling plan from beginning to end to get the home emptied, repaired, sold & closed while the seller was overseas.

Using the Espinosa Selling Method, we customized a plan of action to accomplish all the seller's needs in his absence. We priced the home correctly, made sure the home was cleaned out and cleaned up to sell, and ensured any repair issues were handled prior to the appraisal.

We kept the seller updated the whole way with photos and emails so that when he was near the internet, he could know what was happening throughout the process.

The Results:

Peace of mind & smooth sale

Not only did the home sell very quickly once we took care to get it ready, but it closed without any issues!

Having the home ready to show and sell and having anticipated repairs completed prior to going on the market is an essential part of the selling method. Constant communication and care with the seller while understanding his high-pressure environment overseas was key to the sale and proof the Espinosa Selling Method works.

“Sheri personally looked after my selling property through visits from the east side of Phoenix to my property on the west side of Phoenix to ensure no unwanted visitors and or damage occurred prior to the sale of my vacant home. As a military-supportive family and a prior military spouse, Sheri understands firsthand the struggles and realities of military families. For each home I purchased and sold in Arizona,

The Espinosa group ensured my interest as either the purchaser or seller was considered. The exceptional assistance and work ethic is found in every aspect of Sheri's real estate business. It has been my honor and continued privilege to call my one and only Arizona Realtor..family!

- Retired Lieutenant Colonel Matthews

Case Study #2

Challenge:

Buy a home in 2022 with a VA loan

After renting a home for the past several years throughout his career in the military, my client NIC wanted to buy his first home as he was no longer on active duty and moving around. The challenge was that he did not have everything in order and very little credit.

We met together with a lender partner of The Espinosa Group and discussed the importance of not just paying cash for everything and the need to have some established credit.

The Solution:

Put into action the plan the lender put together.

The lender advised my client, Nic, to open a credit card and build monthly credit for six months. He suggested just charging a small amount for gas or food and then paying the balance off each month

before he was charged interest. This would build a consistent, good trade line of credit in my client's name.

Also, he was advised as to which few accounts he needed to pay off that were in collections or outstanding, as not all credit is weighed equally.

My client wanted to buy within the year, but as his real estate agent, I suggested he wait until 2023 when the market shifted in his favor as a buyer to purchase. Due to the COVID pandemic, real estate from 2020-2022 went crazy and spiked with high prices due to low inventory. Although he was anxious to buy, he heeded my advice.

The Result:

Purchased in 2023 with only \$500 down.

Two months prior to my client Nic's lease ending, he was able to get pre-qualified for more than he thought, and we started home shopping. We were only out shopping for a few days when he found the perfect home for him and his family.

Since he waited a year to purchase, and several homes were "sitting on the market" for longer periods of time, we were able to negotiate with the seller to pay ALL of his closing costs, and he had enough credits from the seller to even buy his interest rate down when they were starting to climb! Also, because we timed the market correctly

by waiting the extra year, he did not have to overpay for the home or compete with any other offers.

I am happy to report that with all the seller's credits and the use of his VA loan, Nic purchased his new home for only \$500!

Following the plan of The Espinosa Group buyer method, he is on his way to building great equity in his first home, eventually turning that equity into a down payment to build his dream home on several acres of land in Montana, Wyoming, or Idaho!

“Sheri Espinosa is extremely knowledgeable; she knew the VA loan well and made the buying process much easier, which is a huge relief for me as a 1st time home buyer.”

○ - Nic P

Case study #3

CHALLENGE

Sell the home quickly due to relocation of job.

Selling the family home and trying to do it quickly as the seller was transferred out of state. The seller also needed to buy in another state and be connected to an agent who could help him. The process needed to be streamlined to ensure the sale and purchase were coordinated for closings in two different states.

SOLUTION:

Sellers were advised to follow The Espinosa Selling Method.

They followed the program perfectly! First, they had a home inspection to be alerted of any home issues and were able to fix/replace any items recommended by the home inspector prior to listing. Second, they had the home professionally cleaned to show their home in the best light. They then packed and organized the home, and it was staged, using their own furnishings to allow potential buyers to see the value & beauty of the home! Lastly, professional photography was completed, and pricing was agreed upon.

RESULTS:

Home sold quickly & purchase of a new home was seamless

The sellers were able to have peace of mind that their homes would sell quickly, so they set out to look for homes in another state. They then found their dream home, and not soon after, their current home was under contract! With the help of The Espinosa Group Selling Method, the sellers home sold quicker than others that were on their block, and they were able to pack up their AZ home and move into their new home out of state with ease and with both agents from two different states staying in constant communication. The sellers were able to have funds transferred from their sale to their purchase within 24 hours and not skip a beat when moving into their new home!

- “Our experience with Sheri began 16 years ago. Sheri worked hard showing me homes during a time when the market had collapsed; and she was relentless and found the right house for us. She then sold that house when we had to relocate out of Arizona. We have become close friends with her and her husband, and we are honored and blessed to have her as our realtor and friend.”
- - Ron & Amie C.

Chapter 17

Reality, Relationships

Reality in Selling

In reality, selling a home will be a bit stressful. Someone once told me that when you are considering selling, you must shift your mindset from selling your "home" to focusing on selling your biggest asset: your house. You do what it takes to make it shine to get you the biggest return on your investment. It's hard, though, to pack up all the memories and work that it took to make your house your home and now just think of it as an asset. However, it will be the difference in getting a higher price for your "house" to assist you in finding a new "home."

Reality in Buying

In reality, when buying a home, you may not get your "dream home" with your first purchase. Your list of "must-haves" may need to be rethought into "must-need" until the equity builds up, and you can upgrade to your dream house "must-haves." If you are able to find your top 3 "must-haves" in a home, you should consider yourself lucky. Location, functionality, and style of home should be at the top of your buy "must-haves," as these items usually cannot be changed. You cannot fix or change the location of a home that sits on a busy

road. You cannot make a 2-story home a single-level home (well, not without A LOT of money), and you cannot change a craftsman-style home into a contemporary-style home. Think about these things when you are buying.

Relationships

My job is to guide, educate, and advise you throughout the process of real estate. I will always give you as much knowledge as I have and answer any and all questions you may have. My goal is to have your real estate experience with me so great that you refer me to your friends and family.

I have become friends with many of my clients throughout my career. I have attended my clients' and their kiddos' weddings, baby showers, and birthday parties! I have sold multiple homes to the same families and their family members and friends. I truly am proud to say that, for the past several years, my business has been built from referrals from past clients.

One of my favorite stories about selling a home comes from a cute couple I helped buy their first home when they were pregnant with their first child. They were so excited to start their family and life in a new home. They didn't have a good experience with their previous agent and called me from one of my signs on a listing I had. I loved helping them and seeing the joy as they purchased their first home as a married couple and also the first home to their first baby. I am

blessed and honored that I just recently sold them their third house, and they now have five kiddos! They also referred me to two of their siblings, whom I am proud to have helped buy homes for and watched their families grow, too. I love my first-time home buyers who discover home ownership and then sell for the first time and realize the payout of equity they built.

I did have another “sign” call (meaning someone calls off a sign of one of your listings). I remember going to this appointment a little hesitant as it was a guy who called to see this home. I usually don’t go to those appointments alone, but this time I did (although I did text the address to my husband...just in case,) and when I met this guy, I immediately felt comfortable as he was a young man just getting out of the military and I took him under my wing like I would my own son! That blind showing ended up connecting us, and I helped him buy a home and then sell that home and purchase a new one last year!

Another great sale that turned into two was when I represented my stepdaughter’s boyfriend in a purchase. We looked at different homes and many locations. He fell in love with a particular neighborhood, but only one or two homes were available, and they went quickly. I knew this community as I had sold another friend and her husband's home in that neighborhood a few years earlier. Since homes didn’t come on the market frequently there, I reached out to my clients to see if they knew anyone in their neighborhood who would be selling in the near future. Their response surprised me! They said they would

sell if I could help them buy a new home, and they had their eye on one in another city. So, I brought my stepdaughter's boyfriend to house number one, and he loved it; then I took the sellers to house number two, and they loved it, so with my original phone call, two homes were sold! All parties were excited to move into their new homes and became friends through it, too.

I recently sold a home for a friend who lived in the same neighborhood we all lived in during high school. She sold it after living in it for twenty-eight years and raised her four kids there! The emotion on that sale was high. So many memories and experiences in that home. However, they did what they needed to do to update a few areas and depersonalize the home, and they sold it for a great price in a short amount of time. They started their empty nest life in a brand-new construction built for entertaining and grandkids now.

I sold five homes to one couple that moved around, retired, then got out of retirement, then retired again, and all while moving across the valley to find out where their next "last house" would be! With each new move, they knew what it would take to prepare to sell, and they knew what they wanted in their new home, so the process simplified each time. I am now currently helping their sons buy a home, too!

I loved helping my clients who bought their home 13 years prior and sold it 13 years later... on the exact same date! Was it due to the fact they buried a St. Joseph statue upside down and backward, like the urban myth? Or was it just a fun coincidence? Oh, by the way, once

the home sells, you are supposed to dig up the statue and take it to your new home. However, after a long search prior to closing, there was no statue to be found! They dug for a while in the same place they buried it, and it was not there! So, maybe it is neither a myth nor a coincidence but a miracle? Either way, it was a fun sale! I was also grateful to sell their parents', brothers', and aunts' and uncles' homes too!

I helped my friend buy a home sight unseen through her good friend, and I FaceTiming her on video tours of homes until we/she finally decided on one. Fortunately for us, she loved the home when she finally closed on it and saw it for the first time. Talk about trust!

I sold my good friend's home while he was deployed in Afghanistan and then helped him buy again when he returned stateside. Helping him from a long distance, making sure things were removed from the home, items were repaired during the inspection, and that it was a smooth closing was an honor. Having systems in place to do this made it successful.

I sold a home for a sweet girl whose mom I sold the home to, but when mom suddenly passed away, she reached out to me as she found my business card with her mom's paperwork. Helping this young girl navigate through her mom's papers and dealing with the legal issues of her being able to sell it was a challenge. However, in the end, as emotional as it was, she was able to close that chapter of her mom's

life and house and try to move on. I'm proud to say I still work with this young family on their real estate journey!

I have sold in divorce situations and helped them buy their "own" home for the new chapter in their new, individual lives. Emotions can run high in sales like this, but communication and understanding of what someone is going through are key. Being able to guide and educate is the goal.

I have sold to two sets of deaf clients. I was referred to a client in a divorce situation, and both parties had to give names to the judge for the judge to decide which agent would list the home. I was the agent submitted on the husband's side on behalf of his mother. I was honored to be chosen by the judge to sell the home; however, I had more communication with the soon-to-be ex-wife, as she was still living in the home. Once I met the wife and her hearing-impaired interpreter, we were all able to get along and work together to get the home sold. A year later, the interpreter needed to sell her home, and she loved how I communicated with her and worked with those in the deaf community, so she and her husband hired me to sell their home. The reason I love this story so much is that no matter who you are or what your reason for selling, I am willing to learn and work with anyone who has faith in me! Because of this exact story, I have chosen to learn sign language and look forward to working with more people in the deaf community!

I have worked with clients who relocated, and the spouse never saw the home except through video until they literally showed up in a moving truck with pets in tow. Coordinating video and electronic signatures through a transaction is challenging sometimes, but when the mission is accomplished, and the smiles and thumbs up are received, the efforts are totally worth it! Those clients are now great friends and Harley-riding buddies. Unfortunately, as of this writing, I have to sell their home as they are being relocated to another state through their work. I am grateful to help them sell their home and use the equity they grew to purchase their new home, but I am sad that my friends are moving. I guess I just must go to Wisconsin in the fall to visit them for fall colors and apple cider donuts!

I have a fun story of two clients who came from the same town in North Dakota. Both are farmers and wanted to spend their winters down here in AZ. This is when I discovered that a “handshake and a promise” can still get you cash at a bank! They told me they were paying cash that their bank would give them, and it is somehow tied to their farming equipment or crops. I am still not sure! But believe me, when the second family came down to buy and said they were doing the same type of financing, I knew it was a thing, and both now are neighbors in the same community for several months in the winter!

One day, during the COVID pandemic, I was the only person in my office, and a young lady walked in to see if we were open. I let her in,

and she told me she needed to sell her parents' home as her mom was already placed in a nursing facility, and it was looking like her father wanted to be there too with his wife. When she brought her father in a few days later to meet with me, I was surprised to find out he was a former pro football player for the Detroit Lions (which is in the state of Michigan, where I was born). So, after having such a wonderful meeting with him and reminiscing about life in Michigan and sports, I found out that he was a teacher at the same high school I and my daughter attended. When I asked my daughter if she had this gentleman as a teacher, she responded with an enthusiastic "yes" and said he was her favorite teacher and remembered him vividly! Mr. Tommy Vaughn made an impression on me and my daughter, and little did he know I would write a book and he would be mentioned. Unfortunately, Mr. Vaughn passed away a month after we met, but the memory of our meeting will always be with me. His daughter also lost her mother a month prior to her dad. That brave woman, Kristal, followed every guidance I gave about preparing and upgrading the home to sell, all while grieving the loss of her parents. Her efforts were rewarded by the home selling within 12 hours, and her dream to move to Puerto Rico came true! That chance meeting of her walking into my office that one day during the pandemic gave me an opportunity to meet her and her father, and in turn, they gave me the opportunity to help and have great memories of a wonderful family!

Another fun story was when I sold a home to a friend, and the seller raised turtles. The sale went smoothly, and the seller let us know that turtles bury their eggs, so if my buyer came across random turtles in their yard in the next year or so, to call them, and they would come to pick up the turtles! I mean, literally, you can't make up some of my experiences with buyers and sellers! Lol

I have sold to several friends I have known since we were teenagers... I am so grateful for their love and trust in me to help them! I have bought and sold for my own kids and their friends and family, too.

I have so many stories that just in this writing and reminiscing, I am smiling and thinking of how blessed I am to love the career I chose and to have built relationships through the career I have. Helping others discover the joys of homeownership and creating memories and security, then seeing their lives change after a sale where they built some equity, is why I think I will always be a realtor and continue building genuine relationships through selling homes!

Chapter 18

Shout-Outs

To my kids: In the beginning, it was just us! I worked tirelessly to ensure you had everything you wanted and needed and that I could possibly afford as a single mom on a commission job.

Nick, I tried to provide you with the skateboard decks, bearings, and wheels that constantly broke as your new "tricks" broke the previous ones. I also strived to get you the coolest "skater shoes" as your feet seemed to grow monthly, I swear! I tried to encourage you in all you did, whether I liked the idea or not. You are so much like me in that you must experience and do things to learn from them instead of being guided by others' advice and avoiding some mistakes. You are a great man and an ever-evolving father to your two boys, and I am proud of you for your discipline and strength in all you do! So proud to have guided you through your first home purchase as well!

For you, Katelyn, it was ensuring you had the things girls need, like Hurley bathing suits, cheer, and swim team uniforms, as well as the coolest new trends in clothes and shoes. You were my child who needed to be involved in school and work as much as possible. Your ambition to work as a lifeguard started at 15 and is still going strong in the career you chose. I am grateful for our close relationship and am proud of all you have done to get to where you are as a wife, mom,

and daughter! It has been fun to encourage you and guide you (from a distance) in your first home purchase in Colorado. Hoping to guide you through your first sale and relocation back to AZ so I can be around my grandboys! *My selfish wish! Lol

Thank you both, Nick and Katelyn, for sacrificing some quality time with me while growing up, allowing me to build a better future for all of us! And thank you both for serving your country in the military! You both have made me a very proud momma!

To my husband, Espo (Mark Espinosa), the friend I met many years ago in real estate. Who would have known ten years after we met that we would fall in love and build a life together? You are a great man, husband, father, and stepfather! Our kids, all four combined, never have to wonder if you love them, as you show it to all of them all the time! Thank you for taking on that role, especially for my kids. Thank you for believing in me and standing by me as I take on opportunities to grow my business. You spend many evenings and some Saturdays alone while I always try to go the extra mile for everyone else and fall short with you sometimes! Although you push me to slow down and smell the roses, thanks for bringing me the roses to my office to smell when I work too long. Thank you for learning to love traveling, like I do, and for creating memories in places the two of us explored, whether by plane or by car, in-country or out-of-country. "I love you more!"

Thank you to my parents. I attribute my crazy work ethic to my dad as I watched him hustle in his business for as long as I can remember. I thank my mom for her dedication to us kids growing up, making sure we had all we needed, and being a great support to me as I grew into an adult. Mom, your example of a mother being dedicated to her kids is what made me want to be a great mother. Although I don't have as many domestic skills as you do, and I can't sew or cook like you, thank you for at least trying to teach me!

To my brother, Rich Gordon, through life in general, I have leaned on many times personally and professionally. Rich is the best resource for "a guy" and knows anyone and everyone you may need, whether in a trade or a profession! He is also the best A/C company owner and operator and has serviced many of my clients and peers!

To my "sister" Chrissy Shaffer, who is not my sister by blood but by choice over 40 years ago...you love me even when I am working what seems 24/7 and don't have as much time to go shopping, which is your favorite pastime! You listen to my wild real estate stories like you are interested when, in fact, you probably are not, but our conversations always help me decompress, if only for a little while, as we focus on something else besides work!

To my best friend and biggest cheerleader, Shelly Smith! Shelly, without your constant encouragement, guidance, proofreading skills, idea-forming plans, and ear for me to vent to...I don't know how I

would stay sane sometimes! You truly keep me level and grounded, and I will be forever grateful for our friendship!

To my first broker, Sandy Hershey, and my first mentor, Eydi Nickola — thank you for encouraging and teaching me the foundations of the career I love. Without you both, I wouldn't have survived. Your knowledge, Sandy, is beyond anyone in our business. I appreciate you always having a personal interest in all your agents and doing what you can to improve us. Eydi, your skills and your way of mentoring were why I learned so much, and I am still a realtor over twenty years later. You taught me the foundations of being a realtor, and I am forever grateful! I went on to mentor agents and use a lot of what you taught me to teach the next generation. Thank you for that. Also, thank you for teaching me to multitask, as you told me that if I didn't learn that skill, I wouldn't make it in this industry...You were so right!

Thank you to Ethel, to my Lucy in real estate, Malani Tillotson. We started a great friendship in real estate school and have had each other's back throughout our careers! We have laughed, cried, sweated, and rejoiced with this crazy career and journey, and I am glad we have had each other along the way to keep each other sane!

To the agents I mentored, thank you for trusting me to teach you the business. I hope you learned the foundations as I did many years ago, that your careers prosper, and that you continue to help many people experience the American dream of homeownership! I feel like I have

learned just as much from you as we journeyed together through many sales.

And last but not least, to my mentors and business coaches, Nicky T & Jason VP— thank you for the opportunity to grow in ways I never imagined...and for holding me accountable for doing what I say I am going to do!

Thank you, Nick, for being genuine and encouraging me to write this book and step out of my comfort zone. I knew when we met that we would be connected in a bigger capacity down the road. I had no idea it would take me to where you pushed me to go! I am forever grateful to you. You are a blessing to me and many others.

To Jason, thank you for being real and calling it like it is! Keep holding me accountable and pushing me to go beyond where I think I can go.

Chapter 19

Co-Founder of the Real Community at Real Broker, AZ

I recently joined forces with two amazing men, Nicholas Trevillian & Josh Trevillian, to form what we think is the best "brokerage inside a brokerage." This means we have joined together with our experiences and knowledge of running teams, marketing expertise, and growing agents to offer agents an all-in-one place to learn, grow, brand, and create wealth for their families through several different income sources.

When an agent joins The Real Community at Real Broker, whether in AZ or across the country, they are offered training, coaching, mentorship, marketing, and leads alongside business partnerships to help them grow their own business & brand themselves, enabling them to serve their clients better and create long-lasting relationships with the people they help in their real estate journey.

In this leadership role, I can continue to teach and help agents grow. I truly have a heart for helping people succeed, whether it is assisting my clients through the real estate processes and helping them stay sane along the way, advising them on building wealth through real estate investments or helping agents achieve their goals in real estate.

My mission is clear—to help others grow and succeed whatever their goals are, while training the next generation to have a heart of service & giving to one another with integrity, passion, and professionalism.

Chapter 20

Conclusion

Hopefully, this book provides you insight into who I am as a person and realtor. My first goal is to educate you on the person you will be working with as your realtor. It is important to know who will be helping you with the sale or purchase of your biggest asset.

My second goal is to show you the real estate processes I have created and used over my 24 years in real estate; whether you are buying or selling, I hope I have given you some things to consider when you are choosing to embark on the real estate journey.

My final goal is to show you what makes me different as a realtor, to show you the methods used and the successes of those methods, to add value to my services as a realtor by educating you on the decisions to be made, as well as the problems that can arise along the way. I also wanted to allow you to see that there are many stories and problems, but I am here to give you the equations for success in your real estate journey!

If you would like me to help you with your real estate needs, please contact me — I am here for you!

Experience the Espinosa Group Difference!
Sheri Espinosa, Realtor
480-584-7456
Email: TheEspinosaGroup@gmail.com

Reviews

“As a newly married couple, we met Sheri Espinosa after a horrible experience with another realtor. Sheri knows how important it is to find the right home while making the process as stress-free as possible. She's helped us sell two homes and purchase three. It is so comforting to have a realtor who is not only knowledgeable but will walk you through the whole process to make sure you get the best deal. Fourteen years and five children later, my kids refer to her as ‘Aunt Sheri.’ She is now my whole family's realtor and truly has become a part of our forever family.” – The Harker Family

“My experiences with Sheri have been nothing short of excellent! I've bought two houses with her and sold one, and her performance on both sides has been amazing! The knowledge and honesty she brings to every encounter far outshines any other agents I've dealt with. To be honest, I didn't realize how good I had it while working with her until I was in a situation where she was unavailable. I was stuck with some temporary stand-ins who didn't seem to care much about our interactions. Sheri put in much more effort and had a lot more to say regarding the properties than the other agents. The market was pretty crazy last year when I purchased my most recent home, and having her help me through it was probably the only reason I didn't go crazy! Real estate aside, she's a pretty cool person! I feel like a family member is helping me, not just some random agent trying to make

money (which isn't necessarily bad). It makes all the struggles feel a little less 'heavy.' She's able to maintain a high level of professionalism while also being herself — something we don't see a lot. It's hard to put into words, but I feel like she's truly doing her best for people. I can't imagine working with another agent, and hopefully, I don't have to!” – Anthony K.

“Sheri is the realtor to whom anyone moving around in Arizona should reach out. Over the past twenty-two years, I have known Sheri and her family members. As a military-supportive family and a military spouse, Sheri understands firsthand the struggles and realities of military families. For each home I purchased and sold in Arizona, The Espinosa Group ensured my interest as either the purchaser or seller was considered. Sheri personally looked after my selling property through visits from the east side of Phoenix to my selling property on the west side of Phoenix to ensure no unwanted visitors or damage occurred prior to the sale of my vacant home. This exceptional assistance and work ethic are found in every aspect of Sheri’s real estate business. It has been my honor and continued privilege to call my one and only Arizona Realtor family!” - Andre M.

“Our experience with Sheri began sixteen years ago when my company was relocating us to AZ. We were her first relocation clients, and from talking to her, she was the person we were going to trust. Sheri worked so hard showing me homes when the market

collapsed; she relentlessly continued to find the right house for us. We eventually became not just clients but close friends with her and Mark. We are honored and blessed to have them as our realtors and friends.” – Ron & Amie C.

“Sheri sold us our house. She is very knowledgeable about the houses she took us to view. She found us a wonderful house, a great community. We just love it. Sheri was very professional, friendly, and willing to help whenever we wanted. Sheri is a great realtor. We would not have the house we have if it wasn’t for her. Thank you.” – The Roen Family.

“Sheri has been wonderful in assisting us in finding a house to purchase, and when there was trouble in the home, I was thrilled that she was available to contact the necessary agencies to have the problem solved. She is very willing to help as soon as you need her.” – The Eide Family.

“We had the pleasure of having Sheri as our agent when we sold our home. We had a situation arise, and if it hadn’t been for Sheri in our corner, we would not have sold when we did. Sheri had our best interests at heart, and it showed. I have referred her to three of my family members and will continue to do so. You definitely want Sheri in your corner on your next real estate transaction!” – The Stensland Family.

“Sheri was professional and relatable. She found a cute home for us and made sure we saw a multitude of places before choosing. Highly recommended because she doesn’t beat around the bush.” – Amber E.

“It began with a cold call (mine) to the 72 Sold number and was connected with Sheri. She has done right by me every step of the way, from helping me get the house and yard ready for sale to baby-stepping all of the documents with me and dealing with buyer complications at the end. Sheri is super straightforward and honest; just couldn't ask for more in a realtor!" – Allison R.

“My first time selling a home. Sheri helped me through everything, from the beginning to the end of selling my parents’ house. I live in Puerto Rico, and she helped me find a real estate agent here.” – Kristal V.

“We appreciate her patience with us. She fully understands us as a deaf couple; Great communication together. She's awesome!” – The Dickerson’s

“Sheri really knows her stuff. I like that she took the time to answer all my questions. She would respond very quickly. I had an excellent experience all around.” – Heidi P.

“Sheri is very professional; she will always go to bat for you and has represented us in a very exceptional manner. I highly recommend her to anyone; she is knowledgeable and will always get it done.” – Art & Nora E.

“My husband and I lived in our house for 27 years and were thinking about remodeling for the fourth time. We came to the conclusion that we were not sure it was a good investment. We consulted Sheri for her thoughts. With her guidance and experience, we decided to build a new home and sell the old one. Sheri answered every question and guided us through both processes. Everything went smoothly, and she answered every question we had. She kept me calm; her professionalism, experience, and wisdom were invaluable! I would not hesitate to recommend Sheri, and if we ever decided to move, I would absolutely use her services!” – The Thorpe Family.

“It was a pleasure working with Sheri. She was very helpful and knowledgeable about our home. We are so thankful for her help and guidance!” - Dante Z.

YOUR SOLUTIONS TO REAL ESTATE FROM SOMEONE WHO HAS SOLVED IT ALL.



Photo is of Sheri & her daughter Katelyn Hazelit a few years ago at a baseball game as they are fans of opposing teams!

SHERI has been a realtor since 2000. She created the Espinosa Method, which is a system for sellers to help them prepare their home through staging & preinspections, to allow the home to show better and have minimal repair issues throughout the inspection process, therefore reducing the stress during the listing period. She also is the author of "Story Problems" The Equation for Success in Real Estate. A book that explores her life as a realtor as well as the systems & methods she has developed to help buyers & sellers throughout their real estate journey. She is a certified staging consultant, which allows her to assist sellers in preparing their home to sell. Sheri developed a training program for new real estate agents and has mentored several agents into successful careers over the past several years.

Sheri works with buyers, sellers, and investors in the Phoenix metro area. She also was a new home builder sales agent and knows the ins and outs of the new home building process. She enjoys working with first time buyers, veterans, and has a team of lenders to offer great loan programs to these specific buyers. Book cover photo was drawn many years ago by her daughter when she was in 3rd grade. Her daughter was asked to draw a word/story math problem. Being that her daughter accompanied her mom to many open houses & showings, and real estate related events, it was only natural that she would choose a real estate related problem. For Sheri, this "problem" was a goal. and she framed the photo and has kept it in her office since its origination. To date, Sheri has sold 5 houses in a month, but still reaching for that goal of 5 in one week as the math equation suggests!

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